

IN THE CLAIMS

Please amend claims 1, 7, 9, and 15 as indicated below.

Please add new claims 20-23 as indicated below.

- Sub B1
1. (Currently Amended) A method comprising:
initiating a transaction between an access device and a primary merchant capable of
supplying goods associated with the transaction;
automatically creating a secure link between the primary merchant and at least one
ancillary merchant when the primary merchant is unable to complete the
transaction;
exchanging consumer information automatically between the primary and ancillary
merchant via the secure link without an interaction of the consumer; and
completing the transaction by the ancillary merchant.
 2. (Original) The method of claim 1, further comprising:
referring the transaction to the ancillary merchant and enabling the ancillary merchant to
complete the transaction.
 3. (Original) The method of claim 1, further comprising:
delivering an electronic receipt communicating purchase activity to the consumer.
 4. (Original) The method of claim 1, further comprising:
arranging for delivery of the purchased item directly from the ancillary merchant to the
consumer.
 5. (Currently Amended) The method of claim 1, ~~wherein said method gathers all necessary~~
~~information~~ further comprising collecting the consumer information directly from the access

device to complete the transaction, so that the consumer is not required to provide any additional information.

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6. (Original) The method of claim 1, further comprising:

collecting a referral fee from the ancillary merchant that completes said transaction with the access device.

7. (Currently Amended) An apparatus comprising:

means for initiating a transaction between an access device and a primary merchant capable of supplying goods associated with the transaction;

means for automatically creating a secure link between the primary merchant and at least one ancillary merchant when the primary merchant is unable to complete the transaction;

means for exchanging consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and

means for completing the transaction by the ancillary merchant.

8. (Original) The apparatus of claim 7, further comprising:

means for referring the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.

9. (Currently Amended) A machine readable medium having embodied thereon sequences of instructions, which when executed by a processing system, cause the system to perform the acts of:

initiating a transaction between an access device and a primary merchant capable of supplying goods associated with the transaction;

automatically creating a secure link between the primary merchant and at least one ancillary merchant when the primary merchant is unable to complete the transaction;

exchanging consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and

completing the transaction by the ancillary merchant.

10. (Original) The medium of claim 9, further comprising:
referring the transaction to the ancillary merchant and enabling the ancillary merchant to
complete the transaction.
11. (Original) The medium of claim 9, further comprising:
delivering an electronic receipt communicating purchase activity to the consumer.
12. (Original) The medium of claim 9, further comprising:
arranging for delivery of the purchased item directly from the ancillary merchant to the
consumer.
13. (Original) The medium of claim 9, wherein the executed instructions cause the system to
gather all necessary information from the access device to complete the transaction, thereby not
requiring the consumer to provide any additional information.
14. (Original) The medium of claim 9, wherein the executed instructions cause the system to
collect a referral fee from the ancillary merchant that completes said transaction with the access
device.
15. (Currently Amended) An apparatus comprising:
an initiator to initiate a transaction between an access device and a primary merchant
capable of supplying goods associated with the transaction;
a creator to create a secure link between the primary merchant and at least one ancillary
merchant when the primary merchant is unable to complete the transaction;
an exchanger to exchange consumer information automatically between the primary and
ancillary merchant via the secure link without an interaction of the consumer; and
a completer to complete the transaction by the ancillary merchant.
16. (Original) The apparatus of claim 15, further comprising:

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a referrer to refer the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.

17. (Original) The apparatus of claim 15, further comprising:
a deliverer to deliver an electronic receipt communicating purchase activity to the consumer.
18. (Original) The apparatus of claim 15, further comprising:
an arranger to arrange delivery of the purchased item directly from the ancillary merchant to the consumer.
19. (Original) The apparatus of claim 15, further comprising:
a collector to collect a referral fee from the ancillary merchant that completes said transaction with the access device.

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20. (New) The method of claim 1, further comprising authenticating the consumer using bioinformation of the consumer stored in the access device.

21. (New) The apparatus of claim 7, further comprising means for authenticating the consumer using bioinformation of the consumer stored in the access device.

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22. (New) The medium of claim 9, further comprising authenticating the consumer using bioinformation of the consumer stored in the access device.

23. (New) The apparatus of claim 15, further comprising an authenticator to authenticate the consumer using bioinformation of the consumer stored in the access device.